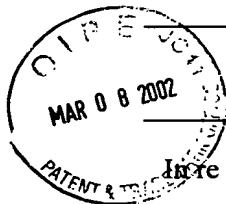


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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Davis, et al.

Attorney Docket No.: #9
VISAP016/P10500

Application No.: 09/359,083

Examiner: To Be Assigned
**COPY OF PAPERS
ORIGINALLY FILED**

Filed: July 22, 1999

Group: 2164

Title: INTERNET PAYMENT,
AUTHENTICATION AND LOADING SYSTEM
USING VIRTUAL SMART CARD

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231, on February 27, 2002.

Signed: Deborah Neill

Deborah Neill

INFORMATION DISCLOSURE STATEMENT WITH STATEMENT

UNDER 37 CFR §§1.56 AND 1.97

RECEIVED

MAR 14 2002

Technology Center 2100

Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are enclosed, may be material to the examination of the above-identified patent application. These references were cited in a corresponding PCT application. A copy of the PCT Search Report, which was dated January 14, 2002, is enclosed herewith, as well. These references are submitted in compliance with the applicant's duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. Accordingly, the Examiner is requested to make these citations official record in this application.

This Information Disclosure Statement is not to be construed as a representation that additional information (material to the examination of this application) does not exist or that the enclosed reference(s) constitute prior art.

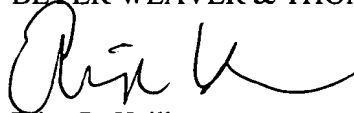
Statement under 37 CFR § 1.97(e)

The undersigned hereby states that the references enclosed herewith were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the Information Disclosure Statement. (37 CFR 1.97(e)(1))

Accordingly, it is respectfully submitted that no fee is due in conjunction with the filing of this IDS. However, should the Commissioner determine that additional fees are required for

filing the present Information Disclosure Statement, the Commissioner is hereby authorized to charge any such fees to our deposit account number 500388 (Order No. VISAP016).

Respectfully submitted,
BEYER WEAVER & THOMAS, LLP

A handwritten signature in black ink, appearing to read 'Elise R. Heilbrunn', written over the printed name.

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